

CLAIMS

What is claimed is:

- 1 1. A method for conducting a transaction on a website without requiring a user to
2 submit personal information, comprising the steps of:
 - 3 (a) storing information about a user in a database located remotely from the user;
 - 4 (b) receiving a request from the user for purchase of at least one of a product and a
5 service on a website;
 - 6 (c) retrieving a purchase pattern of the website; and
 - 7 (d) purchasing the at least one of the product and service on the website based on
8 the purchase pattern.
- 1 2. A method as recited in claim 1, wherein the purchase pattern includes a
2 sequence of data required, identification of web pages presented, and actions
3 required during a purchase transaction.
- 1 3. A method as recited in claim 1, further including the steps of determining an
2 identification of the website and determining an identifier of the at least one of
3 the product and service.
- 1 4. A method as recited in claim 3, wherein the step of purchasing the at least one of
2 the product and service further includes the steps of recreating a purchase
3 transaction on the website utilizing the user information, the identification of the
4 website, and the identifier of the at least one of the product and service.
- 1 5. A method as recited in claim 1, wherein the step of purchasing the at least one of
2 the product and service is performed such that the user remains anonymous.

- 1 6. A method as recited in claim 1, wherein the user makes the request from at least
2 one of a wireless device and a hardwired device.
- 1 7. A method as recited in claim 1, wherein the user sends the request for purchase
2 by a single selection of an item on a user interface of the user.
- 1 8. A method as recited in claim 1, wherein the request for purchase is received
2 from the user utilizing a wireless device.
- 1 9. A method as recited in claim 1, wherein the request for purchase is received
2 from the user utilizing a device having a physical network connection.
- 1 10. A computer program product embodied on a computer readable medium for
2 conducting a transaction on a website without requiring a user to submit
3 personal information, comprising:
4 (a) a code segment that stores information about a user in a database located
5 remotely from the user;
6 (b) a code segment that receives a request from the user for purchase of at least one
7 of a product and a service on a website;
8 (c) a code segment that retrieves a purchase pattern of the website; and
9 (d) a code segment that purchases the at least one of the product and service on the
10 website based on the purchase pattern.
- 1 11. A computer program product as recited in claim 10, wherein the purchase
2 pattern includes a sequence of data required, identification of web pages
3 presented, and actions required during a purchase transaction.

1 12. A computer program product as recited in claim 10, further including a code
2 segment that determines an identification of the website and a code segment that
3 determines an identifier of the at least one of the product and service.

1 13. A computer program product as recited in claim 12, wherein the code segment
2 that purchases the at least one of the product and service further includes a code
3 segment that recreates a purchase transaction on the website utilizing the user
4 information, the identification of the website, and the identifier of the at least
5 one of the product and service.

1 14. A computer program product as recited in claim 10, wherein the code segment
2 that purchases the at least one of the product and service performs the purchase
3 such that the user remains anonymous.

1 15. A computer program product as recited in claim 10, wherein the user makes the
2 request from at least one of a wireless device and a hardwired device.

1 16. A computer program product as recited in claim 10, wherein the user sends the
2 request for purchase by a single selection of an item on a user interface of the
3 user.

1 17. A computer program product as recited in claim 10, wherein the request for
2 purchase is received from the user utilizing a wireless device.

1 18. A computer program product as recited in claim 10, wherein the request for
2 purchase is received from the user utilizing a device having a physical network
3 connection.

- 1 19. A system for conducting a transaction on a website without requiring a user to
2 submit personal information, comprising:
 - 3 (a) logic that stores information about a user in a database located remotely from
4 the user;
 - 5 (b) logic that receives a request from the user for purchase of at least one of a
6 product and a service on a website;
 - 7 (c) logic that retrieves a purchase pattern of the website; and
 - 8 (d) logic that purchases the at least one of the product and service on the website
9 based on the purchase pattern.
- 1 20. A system as recited in claim 19, wherein the purchase pattern includes a
2 sequence of data required, identification of web pages presented, and actions
3 required during a purchase transaction.
- 1 21. A system as recited in claim 19, further including logic that determines an
2 identification of the website and logic that determines an identifier of the at least
3 one of the product and service.
- 1 22. A system as recited in claim 21, wherein the logic that purchases the at least one
2 of the product and service further includes logic that recreates a purchase
3 transaction on the website utilizing the user information, the identification of the
4 website, and the identifier of the at least one of the product and service.
- 1 23. A system as recited in claim 19, wherein the logic that purchases the at least one
2 of the product and service performs the purchase such that the user remains
3 anonymous.
- 1 24. A system as recited in claim 19, wherein the user makes the request from at least
2 one of a wireless device and a hardwired device.

1 25. A system as recited in claim 19, wherein the user sends the request for purchase
2 by a single selection of an item on a user interface of the user.

1 26. A system as recited in claim 19, wherein the request for purchase is received
2 from the user utilizing a wireless device.

1 27. A system as recited in claim 19, wherein the request for purchase is received
2 from the user utilizing a device having a physical network connection.

1 28. A method for an account aggregation tool for determining a transaction pattern
2 of a website, comprising the steps of:

- 3 (a) identifying a website;
4 (b) determining types of user information required on a user information page for
5 purchase of at least one of a product and a service;
6 (c) identifying the user information page;
7 (d) associating the types of information required with fields of the information page;
8 and
9 (e) storing the types of information, an identification of the information page, and
10 the associations of the types of information and the fields.

1 29. A method as recited in claim 28, wherein a manner in which the user
2 information is sent to the website is also recorded.

1 30. A method as recited in claim 28, wherein the request for purchase is received
2 from the user utilizing a wireless device.

1 31. A method as recited in claim 28, wherein the request for purchase is received
2 from the user utilizing a device having a physical network connection.